

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

KIA M. CALLANDS

Debtor(s)

Case No. 19-16391-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2019.
- 2) The plan was confirmed on 12/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/31/2024.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$83,527.78.
- 10) Amount of unsecured claims discharged without full payment: \$276,539.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,368.00
Less amount refunded to debtor	\$317.00

**NET RECEIPTS: \$18,051.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,506.05
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,506.05**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA	Unsecured	51,570.00	NA	NA	0.00	0.00
ALLIED ACCOUNT SERVICES	Unsecured	240.00	NA	NA	0.00	0.00
CITY OF PHILA	Secured	NA	74.78	74.78	74.78	0.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	NA	949.97	949.97	193.76	0.00
DEPT STORE NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	51,618.84	51,618.84	0.00	0.00
ERC	Unsecured	200.00	NA	NA	0.00	0.00
ERC	Unsecured	200.00	NA	NA	0.00	0.00
ERC	Unsecured	200.00	NA	NA	0.00	0.00
FREEDOM CU	Unsecured	0.00	NA	NA	0.00	0.00
FREEDOM CU	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	59.91	12.22	0.00
INTERNAL REVENUE SERVICE	Priority	NA	2,854.46	2,794.55	2,794.55	0.00
JEANES HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	7,114.28	7,114.28	1,451.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,003.82	1,003.82	204.74	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	796.00	796.00	162.35	0.00
NATIONSTAR MORTGAGE LLC,	Secured	NA	111,485.10	6,413.49	6,413.49	0.00
NAVIENT	Unsecured	14,004.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	22,701.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	11,727.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,549.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	14,783.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,643.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,697.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC.	Unsecured	7,084.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC.	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS, LLC. ON BEH^	Unsecured	NA	34,510.82	34,510.82	0.00	0.00
NORDSTROM FSB	Unsecured	1,699.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	1,699.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	904.05	904.05	184.38	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,171.68	1,171.68	238.97	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,617.85	1,617.85	329.97	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	879.61	879.61	179.40	0.00
SOUTH JERSEY FCU	Unsecured	18,102.00	NA	NA	0.00	0.00
SOUTH JERSEY FCU	Unsecured	4,581.00	NA	NA	0.00	0.00
SOUTH JERSEY FCU	Unsecured	4,581.00	NA	NA	0.00	0.00
SOUTH JERSEY FCU	Unsecured	4,581.00	NA	NA	0.00	0.00
SYNCB	Unsecured	1,842.00	NA	NA	0.00	0.00
SYNCB/EBAY	Unsecured	43.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	845.13	845.13	28.87	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	470.99	470.99	96.06	0.00
TD BANK USA N.A.	Unsecured	NA	884.58	884.58	180.41	0.00
THE EYE INSTITUTE OAK LANE	Unsecured	148.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,413.49	\$6,413.49	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$74.78	\$74.78	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,488.27</b>	<b>\$6,488.27</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,794.55	\$2,794.55	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,794.55</b>	<b>\$2,794.55</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$102,827.53</b>	<b>\$3,262.13</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,506.05</u>	
Disbursements to Creditors	<u>\$12,544.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$18,051.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/04/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.